

# Switching and dealing user rights Individual Policyholders only

### Who is this form for?

This form should be used by Policyholders who want to be able to instruct switches and/or deals online.

**By requesting online switching and dealing rights for a specific Policy, you will be removing any investment adviser that is currently appointed to that Policy. You should discuss this action with your investment adviser prior to submitting this request.**

### What is online switching?

Online switching refers to the section of our Online Service Centre (OSC) which allows you to instruct changes to funds for guided-architecture Policies (for example, Quantum and Oracle).

### What is online dealing?

Online dealing refers to the section of our OSC which allows you to instruct changes to investments linked to open-architecture Policies (for example, PIMS and Choice).

### Completing this form

You must have at least 1 active Policy and you must have a username for our OSC. We cannot assign online switching and dealing rights to you until you have first activated your online servicing account.

All other individual policyholders, trustees or authorised signatories must sign agreeing to the named user having rights to instruct online switches and/or deals.

Please complete in BLOCK capitals and make sure that you fill in all the fields, as a failure to do so can lead to delays. If you need help please contact our Clients Online Team on +44 (0)1624 681682 or alternatively you can email [clientsonline@rl360.com](mailto:clientsonline@rl360.com).

### When you have completed this form

Please send the original by post direct to Clients Online, RL360°, RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.

## Definitions

*“Asset”* means any acceptable fund or investment structure which is linked to the value of a Policy.

*“Business Day”* means any day on which the Company is open for business in the Isle of Man.

*“Company”* means RL360 Insurance Company Limited and Scottish International Fund Managers Limited.

*“Online OSC Terms and Conditions”* means the terms and conditions which you must agree to before being allowed to use the OSC.

*“Online Service Centre”* or *“OSC”* means the part of the Website and all materials thereon that allows customers of the Company and third parties providing services to such customers and the Company access to information regarding Customer Policies.

*“Policies”* means policies, plans, accounts, bonds or fund holding provided by the Company or any part of the Company's group.

## User details

Please provide full details. Failure to complete all the details can lead to delays processing your request.

|                            |                             |                              |                               |                                      |
|----------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------------------|
| Title (please tick)        | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Miss <input type="checkbox"/> | Other (in full) <input type="text"/> |
| First name(s)              | <input type="text"/>        |                              |                               |                                      |
| Last name(s)               | <input type="text"/>        |                              |                               |                                      |
| Date of birth (dd/mm/yyyy) | <input type="text"/>        | <input type="text"/>         | <input type="text"/>          | <input type="text"/>                 |
| Email address              | <input type="text"/>        |                              |                               |                                      |
| Telephone number           | <input type="text"/>        |                              |                               |                                      |
| Online Username            | <input type="text"/>        |                              |                               |                                      |

## Policies

Please provide us with the Policy numbers for each Policy you would like switching/dealing rights for.

Please list all required policies.

|    |                      |    |                      |    |                      |
|----|----------------------|----|----------------------|----|----------------------|
| 1. | <input type="text"/> | 2. | <input type="text"/> | 3. | <input type="text"/> |
| 4. | <input type="text"/> | 5. | <input type="text"/> | 6. | <input type="text"/> |
| 7. | <input type="text"/> | 8. | <input type="text"/> | 9. | <input type="text"/> |

## Online switching and dealing

**As the Policyholder of the above listed Policies, having requested online switching and dealing rights, I agree that:**

The Company can remove my rights and access without specifying a reason, at any time.

All instructions relating to the purchase, sale or switching of Assets will be in respect of the range agreed by the Company as being eligible for the Policy.

The Company will purchase, sell or switch Assets at the price available as at the time of placing an instruction, and not at the time at which the instruction was requested online.

Any investment adviser appointed to these policies will be removed. This will be effective as at the point at which I receive online switching and dealing rights.

Any investment adviser appointed to these policies will be informed of my decision to request online switching and dealing rights, prior to submitting the request.

The future appointment of an investment adviser to a Policy will remove my rights to online switching and dealing for that Policy.

## Online switching and dealing terms and conditions

### Online Asset data

We source our Asset data from a number of third-party providers and we are not responsible for its accuracy. We accept no responsibility for any errors or omissions in data which may result in incorrect instructions being placed.

It is your responsibility to be satisfied that the Asset you are purchasing or selling is correct and you must read the prospectus including any other documentation associated with the Asset being selected, including any risk warnings, prior to sending instructions.

### Instructing deals and switches

Instructions can be created at any time, subject to the availability of the OSC.

### Processing deals and switches

Instructions will be processed between the hours of 9am and 4.30pm UK time subject to:

- our Isle of Man office being open for work on that day (a "Business Day");
- all necessary information and verifications we require being supplied;
- compliance with the terms and conditions relating to the relevant Policy.

Instructions received after 4.30pm UK time, will be processed on the first Business Day in the Isle of Man office thereafter.

## Online switching and dealing terms and conditions continued

Only instructions that have been digitally and successfully signed by you, via your personal identification number, will be processed. We accept no responsibility for any failure to action an instruction resulting from an error in transmission.

Ordinarily, the chosen investments will receive the price on the next dealing day following instructions being processed by us. For investments that are not priced on a daily basis, we require two Business Days' notice in advance of any dealing or switching cut-off date. Where two Business Days' notice has not been provided we will use reasonable endeavours to process the instructions, but we cannot guarantee that they will be processed in time, therefore the instructions could be delayed until the next dealing day.

Where applicable, sale proceeds will always be received in the currency in which the Assets were purchased.

Where applicable, purchases will only be allowable where there are sufficient funds within the Policy cash account to cover the purchase, and related dealing or switching costs. If you are purchasing an Asset that is not in the same currency as the relevant Policy currency, and there are insufficient funds to proceed with the purchase, then we will require you to perform a foreign exchange instruction prior to placing the deal.

You accept responsibility for all dealing transactions and switching instructed via the OSC. You accept that the value of the selected Assets may fall or rise over time.

We have the right to accept or reject any instruction at our absolute discretion.

### General

All Assets linked to Policies are owned by us, and in most cases compensation under investment compensation schemes will not be available.

Where the provider of an Asset linked to the Policy becomes insolvent, the Policy will incur the loss.

It is the responsibility of the Policyholder and (where applicable), their appointed investment adviser, to read the prospectus and any other documentation associated with the Asset being selected, including any risk warnings.

Some investments are designed for "experienced", "professional", "qualified" or "sophisticated investor funds" as these terms are defined under their applicable legislation or regulations and are not intended for general sale to retail investors. Where we are required under a jurisdiction's legislation or regulations to give an undertaking to the Asset provider that the Policyholder has sufficient investment experience to make the purchase and/or knowledge of the risks associated with the purchase, we will require the Policyholder to provide us with a declaration to that effect at the time the investment instruction is submitted to us. We will require this declaration prior to carrying out the purchase of the Asset.

All investments must be acceptable to us and be compliant with any legislation and regulations that may apply. We cannot accept responsibility for any losses incurred whilst determining if an investment is acceptable, or should we decide not to allow a particular investment.

You should make yourself aware of the fees payable in relation to the chosen investments. You should note that these fees are required to cover the costs of promoting and distributing the investments including, in some cases, commission payments to your financial adviser and/or investment adviser.

Any choice of Asset is entirely at your risk. It is your responsibility to ensure that any prospectus or other offering document has been read and understood in respect of any investment chosen.

We accept no responsibility for losses, damages and/or costs (including but not limited to legal fees) that may be incurred as a consequence of subscribing to or otherwise acquiring an interest as instructed by you on behalf of your clients.

These terms and conditions will be subject to, and interpreted in, accordance with the laws of the Isle of Man

## Data Protection Act

Any data you provide to RL360° may be shared, if allowed by law, with other companies both inside and outside of the RL360° Group and to persons who act on your behalf. Data and information about you can be transferred outside of the Isle of Man and RL360° may be required to provide it to its regulator, its government or anyone else required by law.

RL360° will use your data and information to allow for the administration of your policy, prevent crime, prosecute criminals and for market research and statistics. RL360° will, at all times, make sure that your data and information is only used in ways that are allowed by law.

The Isle of Man Data Protection Act 2002 allows you, after paying a small fee, to receive a copy of the data and information RL360° holds about you.

For further information please write to: Data Protection Officer, RL360°, RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.

## Signatures

By signing below, you agree to abide by the terms and conditions described herein with regard to online switching and dealing.

### User

Signed

Full name

Date (dd/mm/yyyy)

As an additional policyholder/trustee/authorised signatory of the policies listed, I agree to the above named user instructing online switches and/or deals.

### Policyholder/Trustee/Authorised Signatory

Signed

Full name

Date (dd/mm/yyyy)

### Policyholder/Trustee/Authorised Signatory

Signed

Full name

Date (dd/mm/yyyy)

### Policyholder/Trustee/Authorised Signatory

Signed

Full name

Date (dd/mm/yyyy)